



**U.S. Citizenship
and Immigration
Services**

May 21, 2014

Richard A. Calice Jr.
10 Ringleaf Ct.
Cockeysville, MD 21030

Dear Mr. Calice:

Recently, you were tentatively selected for a Requirement Visualization Modeler position on the contract between U.S. Citizenship and Immigration Services (USCIS) and TeraCore Incorporated. The Office of Security and Integrity (OSI) is responsible for ensuring that applicants meet the security requirements for performance on the contract. As part of the security screening process, OSI reviewed your SF-85P Questionnaire for Public Trust Positions and conducted a credit check, which revealed delinquent financial obligations. To resolve this issue, complete the following actions:

- 1) Read all attached documents
- 2) Answer all questions on the attached worksheets regarding your delinquent debts
- 3) Sign all attached documents upon completion
- 4) Return all attached statements and worksheets, as well as supporting documentation of resolved issues

In order for OSI to approve your entry on duty, please submit documentation that the debt has been resolved according to the attached guidelines. Failure to respond to this letter, or failure to resolve the issues, could result in a decision to deny access to the USCIS contract.

This office must receive a complete response to this inquiry no later than **June 5, 2014**. With justification, you may request an additional 15 days to submit a response.

Please fax the response to my attention at (802) 859-1939, or mail the response to:

U.S. Citizenship and Immigration Services
Office of Security and Integrity
Attn: Meg Willey
P.O. Box 9440
South Burlington, VT 05407-9440

As required by the Fair Credit Reporting Act § 604(b)(3)(a) you are being provided a copy of the credit report received by USCIS and a copy of your summary of rights related to our procurement of your credit report. The CRA provided this information for employment purposes, which is permissible under the Act.

Richard A. Calice Jr.

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If you disagree with the accuracy or completeness of any information in your credit report you may contact the following Consumer Reporting Agency (CRA):

Equifax Information Svc. LLC
P.O. Box 740241
Atlanta, GA 30374
800-685-1111

Experian
701 Experian Parkway
P.O. Box 2002
Allen, TX 75013
888-397-3742

TransUnion, LLC
P.O. Box 1000
Chester, PA 19022
866-887-2673

Any action that might be taken based on this information is entirely that of USCIS. If an action is taken the CRA would play no role in our decision and would be unable to provide the specific reasons the action was taken.

If you have any questions, contact me at (802) 859-1410.

Sincerely,

Meg Willey
Personnel Security Assistant
Alutiq Business Services, LLC

Attachments:

List of Delinquent Debts
Guidelines for Resolving Delinquent Financial Obligations
Financial Responsibility Statement
Financial Worksheets
eMortgage Credit Report
A Summary of Your Rights Under the Fair Credit Reporting Act

List of Delinquent Debts

Creditor/Collection Agency	Status	Delinquent Amount
BK OF AMER	Charge Off Account	\$7,672.00
HOMEPRJVISA	Past Due Account	\$1,309.00
PROFESS ACCT	Collection Account	\$505.00
CR SRVS OF MICHIGAN	Collection Account	\$36.00
FEDERAL STUDENT LOAN	Past Due Account	Appx. \$10,000.00
2012 FEDERAL TAXES	Past Due Account	Appx. \$80,000.00

Guidelines For Resolving Delinquent Financial Obligations

In order to resolve the issue of the delinquent financial obligations, please submit documentation as outlined below.

Bankruptcy

- a. If filed for a Chapter 7 Bankruptcy:
 - i. Provide a copy of the complete Bankruptcy Petition
- b. If filed for a Chapter 7 Bankruptcy and it has been discharged:
 - i. Provide a copy of the Discharge of Debtor and
 - ii. Provide a copy of the complete Bankruptcy Petition
- c. If filed for a Chapter 13 Bankruptcy:
 - i. Provide a copy of the payment schedule to the Trustee and
 - ii. Provide proof that regular payments are being made

Collection Accounts

- a. Collection accounts are managed by a collection company that purchased the delinquent debt from the original creditor. Arrangements must be made with these creditors to establish regular, monthly payments or to pay in full.
 - i. Provide a copy of the payment agreement and
 - ii. Provide proof of the first payment in the form of a cancelled check, money order or online bank statement, or
 - iii. Provide a receipt from the creditor showing payment has been made

Charged Off Accounts

- a. Charged off accounts are considered delinquent debt. The creditor may have written off this debt, however, you are still responsible for the full balance. Arrangements must be made with these creditors to establish regular, monthly payments or to pay in full.
 - i. Provide a copy of the payment agreement and
 - ii. Provide proof of the first payment in the form of a cancelled check, money order or online bank statement, or
 - iii. Provide a statement from the creditor showing payment has been made

Past Due Accounts

- a. Past due accounts occur when behind on regular, monthly payments. Arrangements must be made with these creditors to become current on these accounts.
 - i. Provide proof of the first payment in the form of a cancelled check, money order or online bank statement, and
 - ii. Provide a copy of the most recent bill/statement showing that the account is no longer past due

Disputed Accounts

- a. Any accounts that are listed as delinquent, which you choose to dispute, must be processed through the credit bureau or creditor reporting the account. If the dispute is not resolved, you will be responsible for making payments on the account similar to a past due account.
 - i. Provide proof the account has been formally disputed and
 - ii. Provide proof the credit bureau has removed the account from your credit report or
 - iii. Documentation from the creditor that the debt does not belong to you

Financial Responsibility Statement

Executive Order 12731, Principles of Ethical Conduct for Government Officers and Employees, Part I, Section 101(1), states:

"Employees shall satisfy in good faith their obligations as citizens, including all just financial obligations, especially those such as Federal, State, or local taxes that are imposed by law."

For purposes of accessing USCIS facilities, information and material, the same standards of financial responsibility apply to USCIS employees and contractor personnel.

CERTIFICATION: I certify I have read and understand the above policy. I agree to make monthly payments on all just debts and to provide documentation as proof upon request. Failure to comply with financial responsibility requirements may result in removal from employment consideration or formal disciplinary action, up to and including removal.

I certify that all submitted forms are true, complete, and correct and all statements are made in good faith.

SIGNATURE: _____ **DATE:** _____

PRINTED NAME: _____

DECLINATION: I hereby decline the right to answer this inquiry regarding my financial obligations. I understand that by doing so, the Office of Security and Integrity will make a determination of my eligibility for employment, continued employment or security determination based on the investigative information available.

SIGNATURE: _____ **DATE:** _____

PRINTED NAME: _____

REMOVAL FROM CONSIDERATION: I request that you remove me from further consideration for this position.

SIGNATURE: _____ **DATE:** _____

PRINTED NAME: _____

Financial Worksheet

Please provide responses to the following questions concerning delinquent financial obligations. A copy of your credit report revealed the following delinquent obligation:

Account: BK OF AMER
Delinquent Amount: \$7,672.00.00
Reporting Bureaus: Equifax, Experian and TransUnion

1. Please provide a thorough explanation as to how this debt became delinquent and why it was not admitted on the security paperwork.

2. What steps have been taken to satisfy this debt?

- a. Paid in full on (month, day, year) _____.
- b. Partial payment made on (month, day, year) _____. Amount \$ _____.
Next payment will be made on _____. Amount \$ _____.
- c. Negotiated payment plan with creditor? Yes _____ No _____
If yes, please provide a copy of the plan.
First payment made on _____. Amount \$ _____.
- d. Processed a formal dispute through the credit bureau? Yes _____ No _____
If yes, please provide proof that the account has been formally disputed, as well as proof that the account has been removed from your credit report. If the results of the dispute indicate that the account still belongs to you, please provide proof of payment.
- e. Is account included in bankruptcy? Yes _____ No _____
If yes, please provide a copy of your complete Bankruptcy Petition.

Please attach documentation resolving the debt in accordance with the guidelines provided.

Financial Worksheet

Please provide responses to the following questions concerning delinquent financial obligations. A copy of your credit report revealed the following delinquent obligation:

Account: HOMEPRJVISA
Delinquent Amount: \$1,309.00.00
Reporting Bureaus: Equifax, Experian and TransUnion

1. Please provide a thorough explanation as to how this debt became delinquent and why it was not admitted on the security paperwork.

2. What steps have been taken to satisfy this debt?

- b. Paid in full on (month, day, year) _____.
- b. Partial payment made on (month, day, year) _____. Amount \$ _____.
Next payment will be made on _____. Amount \$ _____.
- c. Negotiated payment plan with creditor? Yes _____ No _____
If yes, please provide a copy of the plan.
First payment made on _____. Amount \$ _____.
- d. Processed a formal dispute through the credit bureau? Yes _____ No _____
If yes, please provide proof that the account has been formally disputed, as well as proof that the account has been removed from your credit report. If the results of the dispute indicate that the account still belongs to you, please provide proof of payment.
- e. Is account included in bankruptcy? Yes _____ No _____
If yes, please provide a copy of your complete Bankruptcy Petition.

Please attach documentation resolving the debt in accordance with the guidelines provided.

Financial Worksheet

Please provide responses to the following questions concerning delinquent financial obligations. A copy of your credit report revealed the following delinquent obligation:

Account: PROFESS ACCT

Delinquent Amount: \$505.00

Reporting Bureaus: TransUnion

1. Please provide a thorough explanation as to how this debt became delinquent and why it was not admitted on the security paperwork.

2. What steps have been taken to satisfy this debt?

c. Paid in full on (month, day, year) _____.

b. Partial payment made on (month, day, year) _____. Amount \$ _____.
Next payment will be made on _____. Amount \$ _____.

c. Negotiated payment plan with creditor? Yes_____ No_____
If yes, please provide a copy of the plan.
First payment made on _____. Amount \$ _____.

d. Processed a formal dispute through the credit bureau? Yes_____ No_____
If yes, please provide proof that the account has been formally disputed, as well as proof that the account has been removed from your credit report. If the results of the dispute indicate that the account still belongs to you, please provide proof of payment.

e. Is account included in bankruptcy? Yes_____ No_____
If yes, please provide a copy of your complete Bankruptcy Petition.

Please attach documentation resolving the debt in accordance with the guidelines provided.

Financial Worksheet

Please provide responses to the following questions concerning delinquent financial obligations. A copy of your credit report revealed the following delinquent obligation:

Account: CR SRVS OF MICHIGAN

Delinquent Amount: \$36.00

Reporting Bureaus: Experian

1. Please provide a thorough explanation as to how this debt became delinquent and why it was not admitted on the security paperwork.

2. What steps have been taken to satisfy this debt?

d. Paid in full on (month, day, year) _____.

b. Partial payment made on (month, day, year) _____. Amount \$ _____.
Next payment will be made on _____. Amount \$ _____.

c. Negotiated payment plan with creditor? Yes _____ No _____
If yes, please provide a copy of the plan.
First payment made on _____. Amount \$ _____.

d. Processed a formal dispute through the credit bureau? Yes _____ No _____
If yes, please provide proof that the account has been formally disputed, as well as proof that the account has been removed from your credit report. If the results of the dispute indicate that the account still belongs to you, please provide proof of payment.

e. Is account included in bankruptcy? Yes _____ No _____
If yes, please provide a copy of your complete Bankruptcy Petition.

Please attach documentation resolving the debt in accordance with the guidelines provided.

Financial Worksheet

Please provide responses to the following questions concerning delinquent financial obligations. A copy of your credit report revealed the following delinquent obligation:

Account: FEDERAL STUDENT LOAN

Delinquent Amount: Appx 10,000.00

Reporting Bureaus: Self-Admitted

1. Please provide a thorough explanation as to how this debt became.

2. What steps have been taken to satisfy this debt?

e. Paid in full on (month, day, year) _____.

b. Partial payment made on (month, day, year) _____. Amount \$ _____.
Next payment will be made on _____. Amount \$ _____.

c. Negotiated payment plan with creditor? Yes_____ No_____
If yes, please provide a copy of the plan.
First payment made on _____. Amount \$ _____.

d. Processed a formal dispute through the credit bureau? Yes_____ No_____
If yes, please provide proof that the account has been formally disputed, as well as proof that the account has been removed from your credit report. If the results of the dispute indicate that the account still belongs to you, please provide proof of payment.

e. Is account included in bankruptcy? Yes_____ No_____
If yes, please provide a copy of your complete Bankruptcy Petition.

Please attach documentation resolving the debt in accordance with the guidelines provided.

Financial Worksheet

Please provide responses to the following questions concerning delinquent financial obligations. A copy of your credit report revealed the following delinquent obligation:

Account: 2012 FEDERAL TAXES

Delinquent Amount: Appx 80,000.00

Reporting Bureaus: Self-Admitted

1. Please provide a thorough explanation as to how this debt became.

2. What steps have been taken to satisfy this debt?

f. Paid in full on (month, day, year) _____.

b. Partial payment made on (month, day, year) _____. Amount \$ _____.
Next payment will be made on _____. Amount \$ _____.

c. Negotiated payment plan with creditor? Yes_____ No_____
If yes, please provide a copy of the plan.
First payment made on _____. Amount \$ _____.

d. Processed a formal dispute through the credit bureau? Yes_____ No_____
If yes, please provide proof that the account has been formally disputed, as well as proof that the account has been removed from your credit report. If the results of the dispute indicate that the account still belongs to you, please provide proof of payment.

e. Is account included in bankruptcy? Yes_____ No_____
If yes, please provide a copy of your complete Bankruptcy Petition.

Please attach documentation resolving the debt in accordance with the guidelines provided.

E C O A	Creditor Name Account Number	Acct Type	Date Reviewed	Date Opened DLA	High Credit Terms	Months Reviewed	Balance Amt Payment Amt	Past Due Amt	Historical 30 60 90
5. J	CHASE 426684130899	R3	05/2014	04/2005 04/2014	10500 REV184	99	8900 184	552	1 1 0
	Type of Loan: CREDIT CARD / CHARGE ACCOUNT DEL DATES=, 05/2014=R3,04/2014=R2 PP Start Dt: 05/2014 PP: 32111111111111111111111111111111 B / XPN=01,TU=01,EFX=01 Comments: CLOSED; ACCOUNT DELINQUENT 60 DAYS PAST DUE DATE; ACCOUNT CLOSED AT CONSUMER'S REQUEST; CREDIT CARD; ACCOUNT CLOSED BY CONSUMER								
6. I	PNC BANK 431196301800	R1	04/2014	10/2010 04/2014	8500 REV162	41	8272 162	0	3 1 0
	Type of Loan: CREDIT CARD / CHARGE ACCOUNT DEL DATES=, 02/2014=R3,01/2014=R2,12/2013=R2 PP Start Dt: 03/2014 PP: 13222111111111111111111111111111 B / EFX=01,TU=01,XPN=01 Comments: CURRENT ACCOUNT; LOST OR STOLEN CARD; LOST OR STOLEN CARD; ACCOUNT CLOSED AT CONSUMER'S REQUEST; CREDIT CARD; ACCOUNT PAID								
7. I	PNC BANK 431196301908	R1	04/2014	10/2010 03/2014	8500 MIN162	39	8272 162	0	3 1 0
	Type of Loan: CREDIT CARD / CHARGE ACCOUNT DEL DATES=, 02/2014=R ,01/2014=R PP Start Dt: 04/2014 PP: X13222111111111111111111111111111 B / TU=01,XPN=01 Comments: CURRENT ACCOUNT/WAS DELINQUENT 60 DAYS PAST DUE DATE; CLOSED; ACCOUNT CLOSED BY CONSUMER								
8. I	AES/PHEAAFRN 4688869767PA00001	I3	04/2014	03/2005 02/2014	10399 138M81	99	8138 81	243	0 1 0
	Type of Loan: EDUCATIONAL / STUDENT LOAN DEL DATES=, 04/2014=I PP Start Dt: 04/2014 PP: 311111111111XXXXXX11111111 B / XPN=01,EFX=01,TU=01 Comments: OPEN; ACCOUNT DELINQUENT 60 DAYS PAST DUE DATE; STUDENT LOAN								
9. I	BK OF AMER 431307099782	R9	03/2014	04/2005 09/2013	7672 M223	99	7672 223	1406	- - -
	DEL DATES=, 02/2014=R5,01/2014=R5,12/2013=R4 PP Start Dt: 02/2014 PP: 554322XXXXXXXXXXXXXXXXXXXXX B / EFX=01 Comments: CHARGED OFF ACCOUNT; ACCOUNT CLOSED BY CREDIT GRANTOR								
10. I	BK OF AMER 7438	R9	03/2014	04/2005 10/2013	7500	99	7672	1406	- - -
	Type of Loan: CREDIT CARD / CHARGE ACCOUNT DEL DATES=, 03/2014=R ,02/2014=R PP Start Dt: 03/2014 PP: 96543221111111111111111111111111 B / TU=01,XPN=01 Comments: ACCOUNT DELINQUENT 150 DAYS PAST DUE DATE; CHARGE OFF; ACCOUNT CLOSED BY CREDIT GRANTOR								
11. I	CITI 412800397295	R3	05/2014	11/2012 04/2014	9500 REV113	18	7566 113	331	1 1 0
	Type of Loan: CREDIT CARD / CHARGE ACCOUNT DEL DATES=, 05/2014=R ,04/2014=R PP Start Dt: 05/2014 PP: 32111111111111111111111111111111 B / XPN=01,TU=01,EFX=01 Comments: OPEN; ACCOUNT DELINQUENT 60 DAYS PAST DUE DATE; FLEXIBLE SPENDING CREDIT CARD; AMT IN HIGH CREDIT IS CREDIT LIMIT								
12. I	AES/PHEAAFRN 4688869767PA00002	I3	04/2014	03/2005 02/2014	8218 138M63	99	6343 63	189	0 1 0
	Type of Loan: EDUCATIONAL / STUDENT LOAN DEL DATES=, 04/2014=I PP Start Dt: 04/2014 PP: 311111111111XXXXXX11111111 B / XPN=01,TU=01 Comments: OPEN; ACCOUNT DELINQUENT 60 DAYS PAST DUE DATE								
13. I	MICHIGAN CCU 5467880	R2	04/2014	02/2001 04/2014	5500 REV152	99	5315 152	117	2 0 0
	Type of Loan: CHECK CREDIT OR LINE OF CREDIT DEL DATES=, 04/2014=R ,03/2014=R PP Start Dt: 04/2014 PP: 22111111111111111111111111111111 B / XPN=01,EFX=01,TU=01 Comments: OPEN; ACCOUNT 30 DAYS PAST DUE DATE TWO TIMES; LINE OF CREDIT; AMT IN HIGH CREDIT IS CREDIT LIMIT								
14. I	HOMEPRJVISA 470500024910	R5	04/2014	12/2010 11/2013	7500 REV78	41	1309 78	424	1 1 3
	Type of Loan: CREDIT CARD / CHARGE ACCOUNT DEL DATES=, 04/2014=R ,03/2014=R PP Start Dt: 04/2014 PP: 65432111111111111111111111111111 B / XPN=01,TU=01,EFX=01 Comments: ACCOUNT DELINQUENT 150 DAYS PAST DUE DATE; CLOSED; CREDIT CARD; ACCOUNT CLOSED BY CREDIT GRANTOR								
15. I	PROFESS ACCT 19731447	O9	02/2014	11/2013	505	UNK	505	- - -	

B / TU=01

Comments: ORIGINAL CREDITOR: DISTRICT OF COLUMBIA GOVT; COLLECTION ACCOUNT

CONTINUED ON NEXT PAGE

E C O A	Creditor Name Account Number	Acct Type	Date Reviewed	Date Opened DLA	High Credit Terms	Months Reviewed	Balance Amt Payment Amt	Past Due Amt	Historical 30 60 90
39. I	US DEP ED 3838621861	I1	04/2005	09/2002 04/2005	18411	30	0	0	0 0 0
Type of Loan: EDUCATIONAL / STUDENT LOAN PP Start Dt: 04/2005 PP: XX1111 B / EFX=01,TU=01,XPN=01 Comments: PAID; ACCOUNT PAID; CLOSED									
40. I	CHASE 426692201098	R1	05/2004	03/1999	800	62			0 0 0
Type of Loan: CREDIT CARD / CHARGE ACCOUNT PP Start Dt: 05/2004 PP: X1111111111111111XXXXXXX B / XPN=01 Comments: PAID; CURRENT ACCOUNT; ACCOUNT CLOSED BY CONSUMER; LAST PAID:									
41. I	GECRB/BROOK BROS 604411001528	R1	10/2007	12/2001	1500	54			0 0 0
Type of Loan: CHARGE ACCOUNT PP Start Dt: 10/2007 PP: X1111111111111111111111111111 B / XPN=01 Comments: PAID; CURRENT ACCOUNT; ACCOUNT CLOSED BY CONSUMER; LAST PAID: 01/2003									
42. U	PNC BANK 43119630	IB	04/2014	10/2010 12/2012	UNK	12			0 0 0
Type of Loan: CREDIT CARD / CHARGE ACCOUNT Comments: LOST OR STOLEN CARD; CREDIT CARD; AMT IN HIGH CREDIT IS CREDIT LIMIT B / EFX=01									
43. I	PNC BANK, N.A. 431196301906	R1	01/2013	10/2010	8500	27			0 0 0
Type of Loan: CREDIT CARD / CHARGE ACCOUNT PP Start Dt: 01/2013 PP: X1111111111111111111111111111 B / XPN=01 Comments: CREDIT CARD LOST OR STOLEN; CURRENT ACCOUNT; LOST OR STOLEN CARD; LAST PAID: 12/2012									
44. J	US BANK 41900877	R1	10/2004	03/1994 10/2004	18000	30			0 0 0
Comments: AMT IN HIGH CREDIT IS CREDIT LIMIT B / EFX=01									

PUBLIC RECORDS

PUBLIC RECORDS HAVE BEEN CHECKED FOR JUDGEMENTS, BANKRUPTCIES AND OTHER LEGAL ACTIONS INVOLVING THE SUBJECT AND/OR SPOUSE FROM OTHER SOURCES AND/OR THE REPOSITORIES LISTED BELOW WITH THE FOLLOWING RESULTS:

PUBLIC RECORD SOURCES: EFX TU XPN

NO PUBLIC RECORDS FOUND

INQUIRIES WITHIN THE PAST 365 DAYS

Inquiry Party Name	Inquiry Date	B/C	Repository Source	Subscriber Code
DEPT OF HOME	05/19/2014	B	Transunion - 01	V 07321263
DOVENMUEHLE MORTGAGE	09/06/2013	B	Experian - 01	2990990
CAP ONE	05/29/2013	B	Equifax - 01	484BB04591
CAP ONE	05/29/2013	B	Transunion - 01	B 02699824
CAP ONE	05/29/2013	B	Experian - 01	1214383

BORROWER and CO-BORROWER ADDRESS INFORMATION

Address	B/C	Repository Source	From Date	Reported Date
10 RINGLEAF CT COCKEYSVILLE, MD 21030	B	Equifax	10/01/2013	05/01/2014
43 WINTERBERRY CT COCKEYSVILLE, MD 21030	B	Equifax	11/01/2011	05/01/2014
916 N 17TH ST,APT 218 MILWAUKEE, WI 53233	B	Equifax	02/01/2006	12/01/2010
43 WINTERBERRY CT COCKEYSVILLE, MD 21030	B	Experian	10/01/2011	02/01/2013
608 E LINCOLN AVE,APT 6 ROYAL OAK, MI 48067	B	Experian	06/01/2002	10/01/2012
855 W BUENA AV,APT 2A CHICAGO, IL 60613	B	TransUnion		

BORROWER and CO-BORROWER EMPLOYMENT / ADDRESS INFORMATION

Employer Name & Address	Position	Income	From Dt	To Dt	B/C	Source
FEI SYSTEMS			07/01/2012	10/01/2012	B	Experian
FEI			07/01/2012	07/01/2012	B	Experian
FDI		UNK			B	TransUnion
GVT		UNK			B	TransUnion

FILE VARIATION					
Source	B/C	Name	SSN	DOB	
Equifax - 01	B	RICHARD A CALICE JR	383862186	12/12/1978	
Experian - 01	B	RICHARD A CALICE	383862186		
TransUnion - 01	B	RICHARD ANTHONY CALICE JR	383862186		

COMMENTS

ECIS-01 B AKA: CALICEJR RICHARD A

TU-01 B AKA: CALICE,RTONY

XPN-01 B NAME: RICHARD A CALICE

XPN-01 B SIMILAR NAME: R TONY CALICE JR

XPN-01 B NAME: TONY CALICE JR

XPN-01 B CONSUMER STATEMENT: USER ACKNOWLEDGES RECEIPT OF A COPY OF THE SUMMARY OF THE CONSUMER'S RIGHTS PRESCRIBED BY THE FEDERAL TRADE COMMISSION UNDER SECTION 609 (c) (3) OF THE FCRA ("CONSUMER'S RIGHTS"). BY ACCEPTING THIS REPORT, THE USER HEREBY CERTIFIES AND

XPN-01 B CONSUMER STATEMENT CONTD..... CONFIRMS THAT HE OR SHE WILL ATTACH A COPY OF THE CONSUMER'S RIGHTS TO THE REPORT AS REQUIRED BY SECTION 604 (b) (1) (B) OF THE FCRA.

--- ADDITIONAL INFORMATION ---

ECIS-01 B ADDRESS DISCREPANCY:(N) NO SUBSTANTIAL DIFFERENCE OCCURRED

ECIS-01 B CREDIT REPORT SSN: 383862186

ECIS-01 B INQUIRY SSN: 383862186

TU-01 B 05 - Exact match between SSN on input and SSN on file

XPN-01 B DISPLAYED SSN IS THE SAME AS INQUIRY SSN

* PAYMENT AMOUNTS MARKED WITH AN ASTERISK(*) HAVE BEEN CALCULATED AT 5%
OF THE BALANCE OWING OR \$10.00 WHICHEVER AMOUNT IS GREATER

SUBSCRIBER INFORMATIONS			
Code	Name & Address	Phone	Source
906FM07085	1ST STATE BK 1501 WOODFIELD ROAD SCHAUMBURG IL 60173 605	8476195535	Equifax
171BB08076	1ST STATE BK	9897997500	Equifax
1007766	1ST STATE BK 4805 TOWNE CENTRE RD STE SAGINAW MI 48604	9897997500	Experian
0624P004	ABN-AMRO PO BOX 9438 GAITHERSBURG MD 20898		TransUnion
8997816	AES/PHEAAFRN 1200 N 7TH ST HARRISBURG PA 17102	8002330577	Experian
1229200	AMEX PO BOX 297871 FORT LAUDERDALE FL 33329	8008742717	Experian
2230970	BBY/CBNA 50 NORTHWEST POINT ROAD ELK GROVE VILLA IL 60007		Experian
801ON00119	BK OF AMER 4060 OGLETOWN STANTON RD DE5 019 03 07 NEWARK DE 19713	8004212110	Equifax
801BB02942	BK OF AMER P.O. BOX 17054 CHECKMATE P O BOX 16527 WILMINGTON DE 19884	8004212110	Equifax
01597029	BK OF AMER PO BOX 982235 EL PASO TX 79998		TransUnion
458ON13070	CAP1/ARTVN 90 CHRISTIANA ROAD NEW CASTLE DE 19720	8774412813	Equifax
444HT00438	CAP1/BSTBY PO BOX 5253 CAROL STREAM IL 60197	8006956950	Equifax
020FV001	CAP ONE NA PO BOX 21887 EAGAN MN 55121		TransUnion
458ON13374	CHASE 201 N. WALNUT ST DE1 1027 WILMINGTON DE 19801	8009559900	Equifax
1240338	CHASE PO BOX 15298 WILMINGTON DE 19850	8009559900	Experian
3270863	CHASE PO BOX 15298 WILMINGTON DE 19850	8009559900	Experian
1260847	CITI PO BOX 6241 SIOUX FALLS SD 57117		Experian
0462S015	CITIMORTGAGE PO BOX 6243 SIOUX FALLS SD 57117	8002837918	TransUnion
2980549	CR SRVS OF MICHIGAN 1982 HEMMETER RD SAGINAW MI 48638	9897998500	Experian
168FC15006	CR UNION ONE 400 E NINE MILE ROAD FERNDAL MI 48220	2485845055	Equifax
155BB03747	DISCOVER FIN PO BOX15316 ATT CMS PROD DEVELOP WILMINGTON DE 19850 531		Equifax
09992662	GECRB/BRKBRD PO BOX 965005 ORLANDO FL 32896	8663356230	TransUnion
2613430	GECRB/BROOK BROS PO BOX 965005 ORLANDO FL 32896	8002483058	Experian
1367720	HOMEPRJVISA PO BOX 94498 LAS VEGAS NV 89193	8007376682	Experian
02DQ1125	HSBC/ARTVN PO BOX 30253 SALT LAKE CITY UT 84130	8006956950	TransUnion
444BB25708	LASALLE BK 425 PHILLIPS BLVD EWING NJ 08618 143	6098833900	Equifax

Code	Name & Address	Phone	Source
168FC01985	MDT/ALLIANCE CATHOLI 255 E. MAPLE ROAD TROY MI 48083 271	3136897400	Equifax
168FC01985	MI CATH CU 255 E. MAPLE ROAD TROY MI 48083 271	3136897400	Equifax
2770011	MICHIGAN CCU 255 E MAPLE RD TROY MI 48083	2486897400	Experian
168ON01869	PNC BANK P.O.BOX 3180 PITTSBURGH PA 15222		Equifax
497BB23467	PNC BANK 2730 LIBERTY AVE PITTSBURGH PA 15222	8887622265	Equifax
06613138	PNC BANK CONSUMER LENDING 2730 LIBERTY AVE PITTSBURGH PA 15235	8003951983	TransUnion
06613201	PNC BANK PO BOX 3180 PITTSBURGH PA 15230		TransUnion
1215184	PNC BANK, N.A. 1 FINANCIAL PKWY KALAMAZOO MI 49009		Experian
027SQ001	PROFESS ACCT 633 W WISCONSIN AV MILWAUKEE WI 53203	8775019923	TransUnion
1005801	STATE OF MI OFFICE C PO BOX 30478 LANSING MI 48909		Experian
613ON15782	US BANK CB DISPUTES PO BOX 108 ST LOUIS MO 63166		Equifax
438ZZ10480	US DEP ED PO BOX 7202 UTICA NY 13504 720		Equifax

SCORES

ALERTS

No Alerts Found

CREDIT BUREAU INFORMATION

Equifax Information Svc. LLC
P. O. Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com

Experian
701 Experian Parkway
P. O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com/reportaccess

TransUnion. LLC
P. O. Box 1000
Chester, PA 19022
866-887-2673
www.transunion.com

The reporting bureau certifies that: (a) public records have been checked for tax liens, judgments, foreclosures, garnishments, bankruptcies, and other legal actions involving the subject(s) with the results indicated above; or (b) equivalent information has been obtained through the use of a qualified public records reporting service with the results indicated above. The records of real estate transfers which do not involve foreclosures may be excluded.

Equifax Credit Services certifies that the information provided in this report meets the requirements of the U.S. Dept. of HUD, FHA, VA, USDA, RECD & FSA, Fannie Mae and FHLMC.

The information is confidential and not to be divulged except as required by PUBLIC LAW 91-508, 93-579, 94-239.

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identify theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help (FRCH) P O Box 1200 Minneapolis, MN 55480 Telephone: 888-851-1920 Website Address: www.federalreserveconsumerhelp.gov Email Address: ConsumerHelp@FederalReserve.gov
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20250 202-720-7051